



SCORE East Bay Chapter 506

Alameda, Contra Costa & Solano Counties, California

We provide:

- Free one-on-one **Business Counseling**
- Low-cost **Business Workshops**
- A small **Business Library** at our Oakland location



To: **Entrepreneurs** starting & growing **Small Businesses** in our area.



Business Counseling- Get free advice here from some **40 experienced volunteer business counselors** in many East Bay locations. Our counselors are either working or retired from a wide variety of large and small businesses. They volunteer their time to listen to your business concerns and give you the best advice possible. Some specialize in Business Plans, Marketing, Retail, Financial, Strategic Planning, Succession Planning, Manufacturing, Export and Import, Operations, and many other functional

areas. Their advice is based on hands-on experience, often in your industry

Business Workshops - Our **8 Workshops** held in the East Bay provide information and advice on a variety of small business subjects to small discussion groups at very reasonable cost.



Tenemos consejeros que hablan **Español**.

We operate within the overall guidelines of the **SCORE Association** and the **SBA**, Washington DC.



SBA's participation in this Co-sponsorship is not an endorsement of the views, opinions, products, or services of any Co-sponsors or other entity. All SBA programs or co-sponsored programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance - contact the SCORE Chapter office.

- **SCORE East Bay Chapter 506**
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WWW.
EastBayScore
.org

VISIT THE

Contra Costa County Library

The Business Connection – Help for Small Businesses

 ccclib.org/business –

Five Specialized Databases for Business -

-  Associations Unlimited
-  Business & Company Resource Center
-  Business Decision
-  Reference USA
-  Standard & Poor's NetAdvantage

E-Books - Audio Books

And more -

Homework Help, Rosetta Stone Online Language Learning Center, Learning Express exam guides, Auto Repair Center, Newspapers – current & back in time

All available 24/7 at ccclib.org





The Learning Café

A Business and Entrepreneurial Resource Learning Center

The Learning Café provides consulting, coaching and training services enabling clients to achieve their vision for individual, and business success.



"Taking Care of Business"

Speakers and Seminars -

Experts, authors, and successful multi-millionaire entrepreneurs share their knowledge and expertise.

Café Workshops Monthly business workshops offered to increase your business. Topics range from uncovering your entrepreneur advantage to sales and customer service.

Entrepreneur Success Groups

Grow your business

and take it to the next level! Share knowledge and information with like minded entrepreneurs and small business owners.

Business Consulting/ Coaching and Marketing Expertise - We deliver project consulting as well as business, management and marketing consulting services.

Corporate Training - Profound Performance Business Solutions, specializes in leadership and performance improvement strategies -- perfect for the larger size corporate client. Improve productivity, profitability and performance.

Resources - We are a business resource and learning center for the entrepreneur, small and medium size business. We offer a variety of the high quality programs, business to business resource directory, information, downloadable presentations, seminars, networking opportunities and experts in the field of business and personal development.

Our Purpose - to inform, encourage, and inspire, which results in improved client productivity, profitability and personal success.

GET CONNECTED ... to the right people, ideas and resources

The Learning Café

2255 Morello Ave., Suite 220, Pleasant Hill, CA. 94523

www.thelearning-cafe.com 925-689-5726 info@thelearning-cafe.com

Build a Hot Business with Sizzling New Media Audio and Video

Presented by Pat Lynch & David Barrett
Feb 7, 9-10:30 a.m.; \$35.00 Pre-registration, \$45 at door



Learn about the tools and the techniques that you can use now to influence your world with audio or video, in emails and on your Website.

We will be using real sites to demonstrate:

- Blogging
- Podcasting
- Text Articles
- Audio and Video Testimonials
- Downloadable recorded audio
- TeleClasses
- "Real" Radio on the Web
- And more!



Guerrilla Publicity

Connect with the Media for \$50K in Free Publicity!

Presented by Jill Lublin
Feb 21, 9-noon; \$79 pre-registration required, \$90 at door.

Instantly increase your visibility, competitive edge, and market share. Quickly respond to breaking news and trends in your industry. **Accelerate your current marketing efforts at no additional cost.** Gain new repeat business - all from word of mouth "buzz" marketing. Learn the 7 guerrilla tactics for mastering any interview with magazines, newspapers, or TV.

The Science of Business Networking

A proven method for getting what you want- by giving others what they need.

Presented by Rick Silva
March 7, 2007. 9-10:30am, Pre-register \$35, (\$45 at the door) President and Founder of B2B Gathering, Inc. Inspiring serious business professionals to use the power of business networking to bring abundance into their professional and personal lives.



To Learn more or to register view our web site



The Learning Café

A Place to Create and Grow Your Business

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925-689-5726 dfleck@thelearning-cafe.com www.thelearning-cafe.com



**2380-E Monument Blvd
Pleasant Hill, CA 94523
Dooly Feemster / Debbie Crowson
(925) 989-8650 (925) 200-4278**

Business Checking

Tired of paying fees for your business accounts? At Telesis Community Credit Union, you can find several Business Checking Accounts to give you the service you deserve without fees you've come to expect from the big banks. Plus, all our accounts come with great, FREE benefits like e-Services – find all the financial services you need to maintain your finances with one click, www.telesiscu.com. Plus, we offer overdraft protection from your Business Savings Account or Business Line of Credit.

	Basic Business Checking & Non-Profit Checking	Premier Business Checking	Business Analysis Checking
Features & Benefits	This simple, economical account is tailor-made for businesses that generally have a low number of monthly transactions.	This account earns interest and is the perfect choice for businesses that generally have fewer than 100 transactions a month and maintain a moderate daily account balance.	This account is ideal for businesses that require unlimited transaction volumes. The account provides earnings credit to offset monthly service charges and fees.
Opening Deposit	\$100	\$100	\$100
Minimum Balance Requirement	\$0	\$5,000 daily balance	Analyzed - earning credit (based on average daily balance x 91 day T-bill rate from prior month) offsets monthly fees.
Account Specifics Per Check	Up to 250 paper withdrawals or checks cleared – FREE • \$0.20/each thereafter	Up to 250 paper withdrawals or checks cleared – FREE • \$0.30/each thereafter	\$0.11
Per electronic (ACH/ATM)	Up to 25 electronic withdrawals – FREE • \$1.50/each thereafter	Up to 50 electronic withdrawals – FREE • \$2.00/each thereafter	\$0.11
Per Deposit	Up to 20 deposits – FREE • \$1.50/each thereafter	Up to 30 deposits – FREE • \$2.00/each thereafter	1.20/each plus \$.08 per each item
Monthly Service Fee	\$0	\$15.00 if balance falls below minimum requirements	\$15.00 –Account balances earn credit toward offsetting account fees
Dividends	N/A	See Current Rate Sheet	N/A

Business Online Banking - Whether you want to check your balance or need to see which items have cleared, Telesis offers you FREE 24-hour access to your account information through e-branch. Best of all, your Business Checking Account comes with FREE Bill Payer.

Business Line of Credit – Telesis will fund up to \$250,000 business LOC stated income only, ***no financials required.

Business CheckDirect Visa Check Card* gives you purchasing power at over 19 million locations worldwide. There are no annual fees, interest or finance charges. The money will be taken directly out of your Business Checking. Plus, you can use it at over 17,000 Co-Op ATMs to make deposits and withdrawals without a service charge.

Merchant Card Processing - Accepting electronic payments, such as credit and debit cards, is necessary for today's businesses to grow. That's where Telesis CCU can help you with your Merchant Services.

Call (800) 895-8328 today to open your Business Checking Account.

** Available for certain ownership types.

***Upon approval only. Not all businesses qualify for stated income only.

Revised 10/10/03

Wells Fargo Business Banking Services

Deposit Services (Members FDIC)

- Business Checking
- Business Savings
- Business Money Market Accounts
- Certificates of Deposit
- Check Safekeeping

Credit Services

- Asset-Based Financing
- Commercial Real Estate Loans
- Construction Loans
- Equipment and Vehicles Financing
- Factoring
- Interest Rate Hedging
- Leasing
- Letters of Credit
- Lines of Credit
- Mergers and Acquisitions
- Mezzanine Financing
- SBA Programs
- Term Loans
- Venture Capital

Card Services

- Business Credit Cards
- E-Commerce Solutions
- Merchant Card Processing
- Purchasing Cards
- Business ATM Cards
- Business ATM/Check Cards

Retirement

- 401(k) Plans
- Profit Sharing Plans
- SIMPLE Plans
- Simplified Employee Pension Plans

Cash Management Services

Collection:

- ACH
- Cash Concentration
- Cash Vault
- Interstate Banking
- Lockboxes
- Wire Transfers

Disbursement:

- Account Reconciliation Plans
- ACH
- Controlled Disbursements
- Positive Pay
- Sweep Accounts
- Tax Payments
- Wire Transfers
- Zero Balance Accounts
- Direct Deposit

Information:

- Commercial Electronic Office (CEO)
- Balance Reporting
- Electronic Data Interchange (EDI)
- Online Banking
- Image Services

Business Services

- Business Online Banking
- Bill Pay
- Membership Banking
- Payroll Services
- Business Phone Bank

Employee Benefit Services

- 401(k) Plans
- Employee Stock Ownership Plans
- Non-Qualified Deferred Compensation Plans
- Pension and Profit Sharing Plans
- Section 125 Cafeteria Plans
- Membership Banking

Investment Services*

- Corporate Bonds
- Mutual Funds
- Stocks
- Tax-Exempt Municipal Securities
- U.S. Government Agency Securities
- U.S. Treasury Securities

International Trade Services

- Bankers Acceptance
- Foreign Collections
- Foreign Exchange
- Funds Transfer
- Government Trade Programs
- Import/Export Letters of Credit

Insurance Services*

- Disability
- Fidelity and Surety Bonds
- Health
- Key Person/Buy and Sell Agreements
- Liability
- Life
- Property
- Workers' Compensation

Personal Financial Services

- Discount Brokerage*
- Estate Planning and Trust
- Insurance
- Online Banking
- Online Bill Pay
- Personal Loans and Lines of Credit
- Personal Savings and Checking Accounts
- Personal Trusts
- Private Client Services

Special Services

- Official Checks, Cashier's Checks, and Money Orders
- Safe Deposit Boxes
- Traveler's Checks

*Insurance and Non-Deposit Investment Products:

NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value